

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of:	)	
	)	Group Art Unit: 3692
Limor Schweitzer	)	
	)	Examiner: Milef, Elda G.
Application No. 09/879,683	)	
	)	Atty. Docket No.
Filed: 06/11/2001	)	AMDCP006
	)	
For: SYSTEM, METHOD AND COMPUTER	)	Date: November 9, 2007
PROGRAM PRODUCT FOR ALLOWING	)	
A CARRIER TO ACT AS A CREDIT-	)	
APPROVAL ENTITY FOR E-COMMERCE)	)	
<u>TRANSACTIONS</u>	)	

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §§1.56 AND 1.97(d)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The information disclosure statement transmitted herewith is being filed *after* a final action under § 1.113, or a notice of allowance under § 1.311, whichever occurs first, but before, or simultaneously with, the payment of the issue fee.

The reference(s) listed in the attached PTO Form 1449, cop(ies) of which is attached (when necessary), may be material to examination of the above-identified patent application. Applicants submit the reference(s) in compliance with their duty of disclosure pursuant to 37 CFR §§ 1.56 and 1.97. The Examiner is requested to make the reference(s) of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that the reference(s) indeed constitutes prior art.

Applicants hereby state that no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in Section 1.56(c) more than three months prior to the filing of the information disclosure statement.

Applicants are including payment in the amount of \$180.00 for the fee due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees or credit any overpayment to Deposit Account 50-1351 (Order No. AMDCP006).

Respectfully submitted,  
Zilka-Kotab, PC

/KEVINZILKA/

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